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NORTH DAKOTA VETERANS – STOP ID THEFT BEFORE IT OCCURS

Use the “fraud alert” allowed by state law

BISMARCK – A recent theft from the Department of Veterans Affairs of computer data on more than 26 million veterans may lead to identity theft and consumer fraud. However, a new state law gives North Dakotans additional protections, said Attorney General Wayne Stenehjem.

The law, which took effect on August 1, 2005, makes it possible for any consumer who believes personal information may have been stolen to file a 90-day “fraud alert” with the credit bureaus. The fraud alert prevents anyone, including the thief, from using the stolen information to obtain credit cards and loans in the consumer’s name. It also prohibits the consumer’s information from being used to generate “preauthorized credit” offers. The consumer can request the fraud alert be extended for up to seven years.

“It is easier to prevent identity theft before it happens than to try and repair your credit after a thief has destroyed your good name,” said Stenehjem. “I urge North Dakota’s veterans to file a fraud alert immediately.”

Consumers can find a “Fraud Alert Request” letter and instructions on completing and filing the alert on the Attorney General’s website at www.ag.nd.gov, or by contacting the Consumer Protection division at 701-328-3404 or toll free at 1-800-472-2600.

The Attorney General’s Consumer Protection Division also has notified North Dakota Veteran’s offices of the additional protections available to veterans.

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